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Applicant: Samra et al.

Art Unit: 3623

Serial No.: 09/474,974

Examiner: Beth Van Doren

Filed: December 29, 1999

For: METHODS AND SYSTEMS

FOR TARGETING MARKETS

RECEIVED

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AMENDMENT AFTER FINAL

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

GROUP 3600

Box AF

Hon. Commissioner for Patents

Washington, D.C. 20231

In response to the Office Action dated September 4, 2002 and made final, Applicants respectfully request entry and consideration of the following amendment:

IN THE CLAIMS

Please cancel Claims 5 and 17.

1. (twice amended) A method for increasing the efficiency of marketing campaigns using a targeting engine for analyzing data input and generating data output, said method including the steps of:

using historical data to determine a target group based upon a plurality of models embedded within and executed by the targeting engine, the targeting engine is configured to determine a sequential order for combining the models to define the target group, and combine the models in the determined sequential order to define the target group and determine a risk factor for the target group; and

directing the marketing campaign towards the target group determined by the models.